

1/7

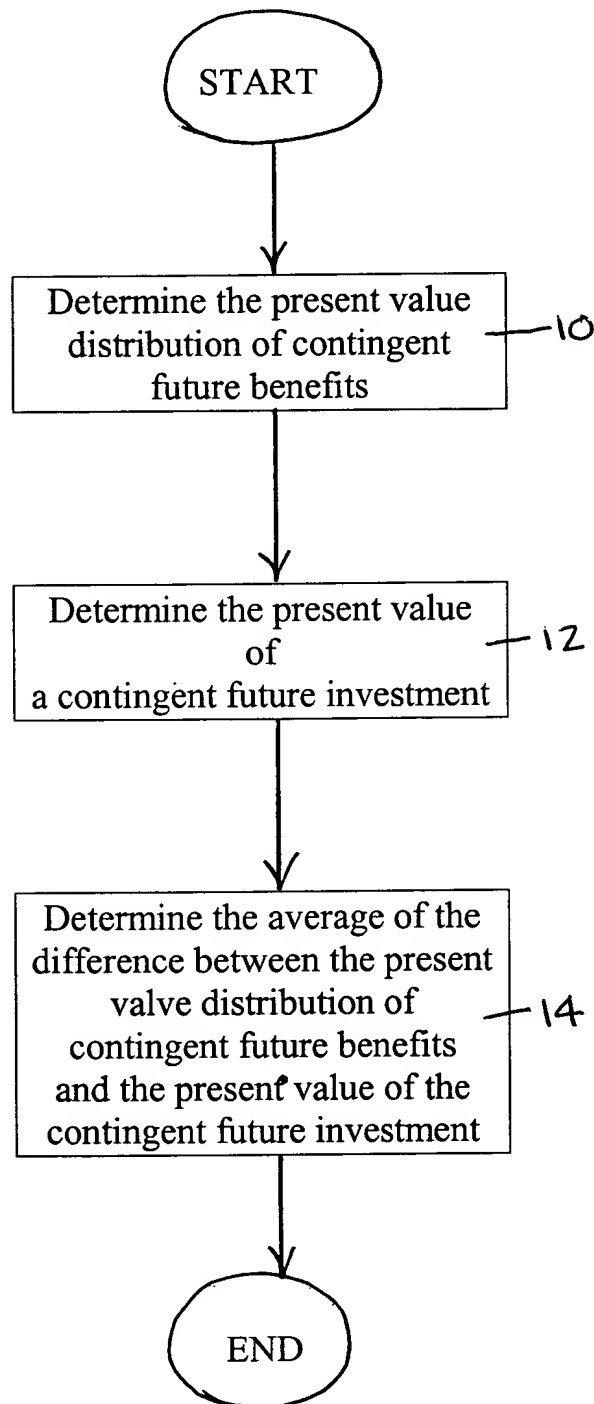


Figure 1

09902021.071001

FOOTNOTES

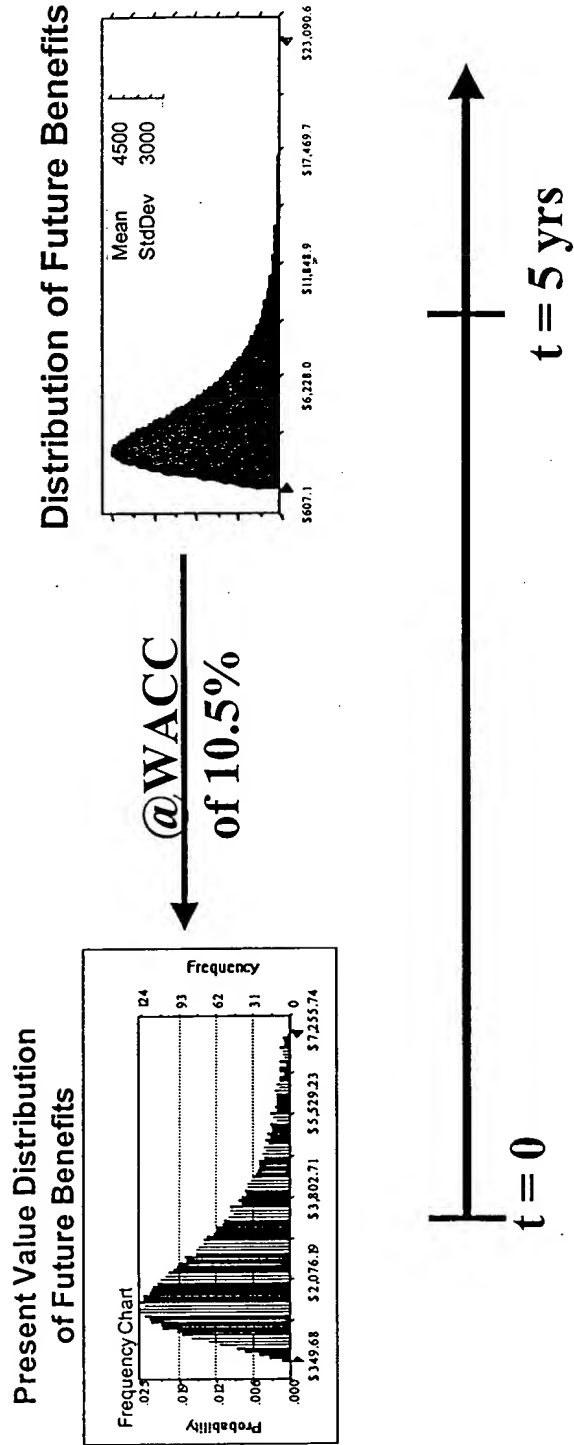


Figure 2

Distribution of the Difference between Present Value Distribution of Future Benefits and Present Value of Future Investment

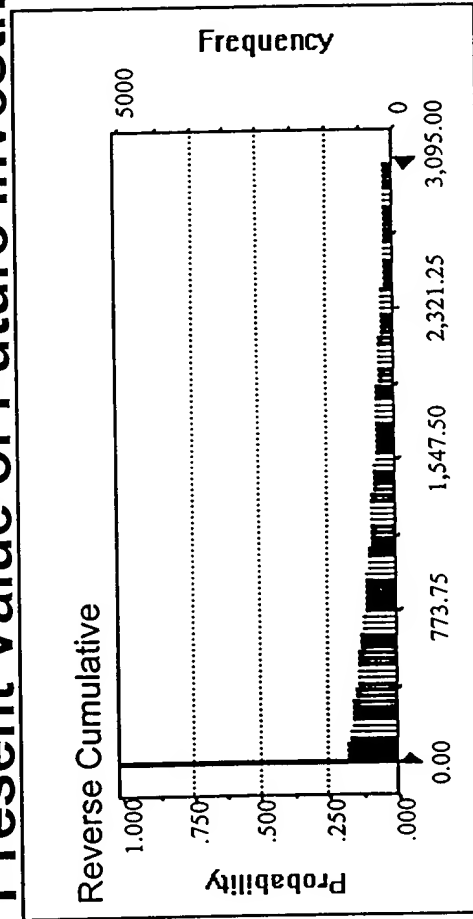


Figure 3

FOOTNOTES

4/7

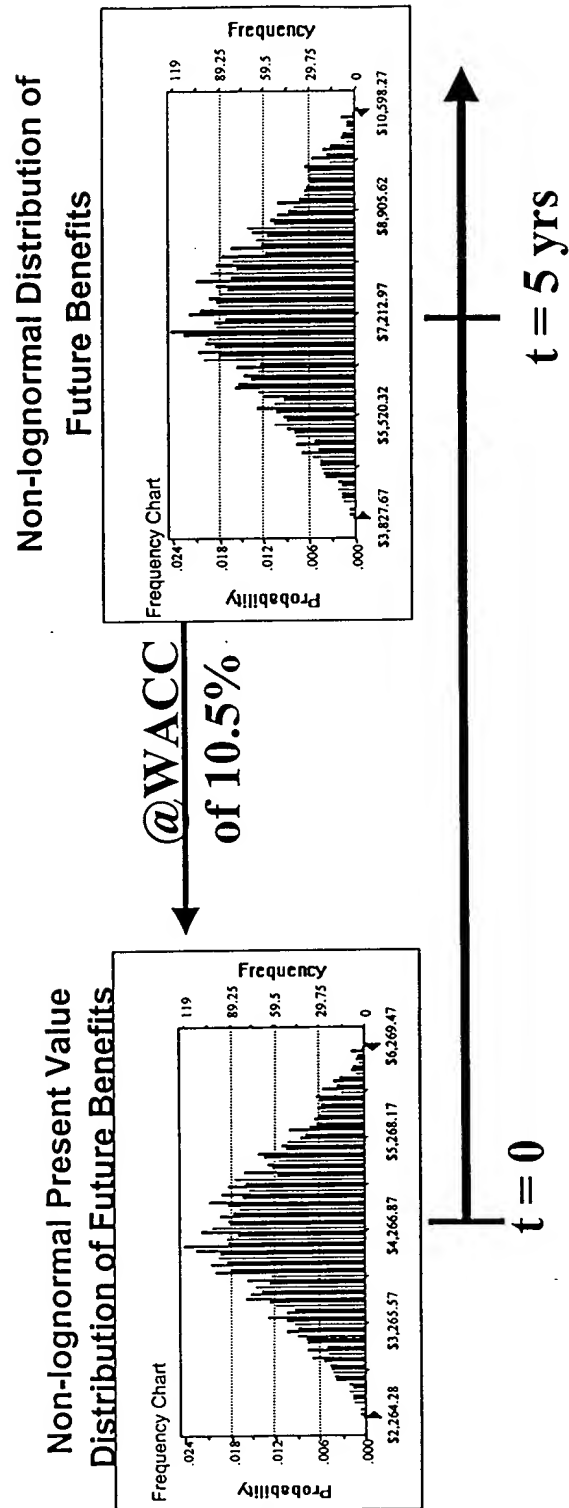


Figure 4

FOOTNOTES

**Distribution of the
Difference between Non-lognormal
Present Value Distribution of Future
Benefits and Present Value of Future
Investment**

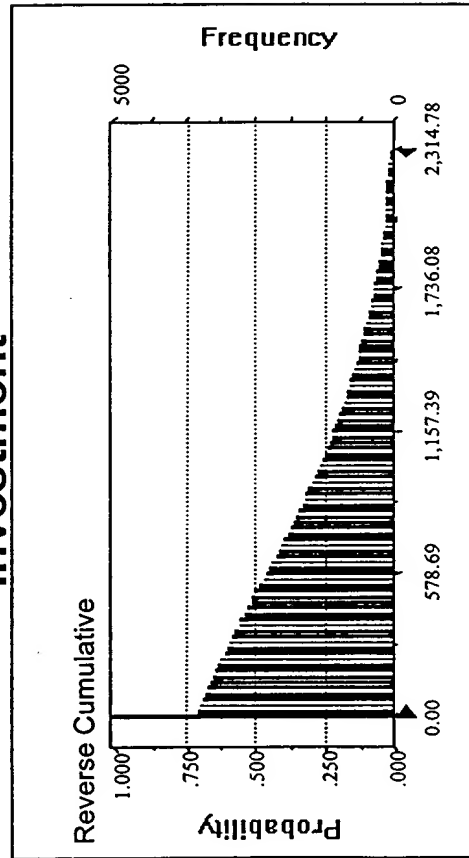


Figure 5

Difference between Present Value Distribution of Future Benefits and Present Value Distribution of Future Investment with Potential Loss Adjustment

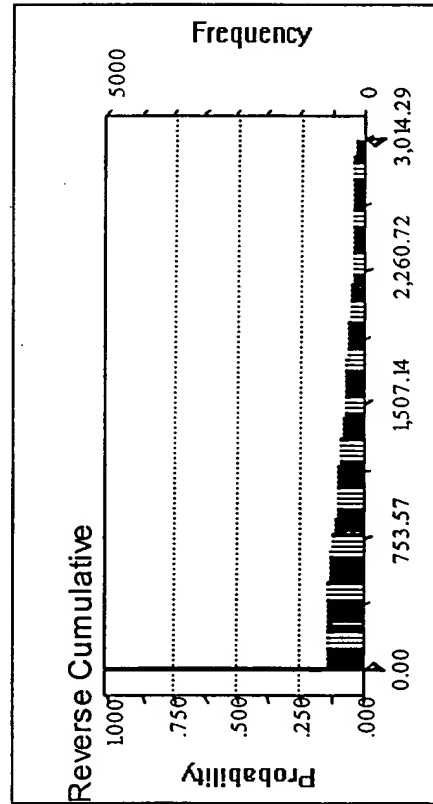


Figure 7